

Retiree News

SUPPLEMENT TO THE DESERT AIRMAN

Davis-Monthan AFB, Ariz.

Friday, January 26, 2001



Korean War Medal

Col. Bobby Wilkes, 355th Wing commander, and members of the community honored 45 Korean War veterans during a ceremony Nov. 5 at the Aerospace & Arizona Days air show. More than 625,000 people attended the two-day air show. The theme of the air show was "Saluting the Past Recruiting the Future," which was appropriate considering it was held during the 50th anniversary year of the Korean War.

Volunteers assist with tax preparation

Free income tax assistance, preparation and electronic filing is available from the Volunteer Income Tax Assistance office beginning Thursday, Feb. 1, and continuing through Monday, April 16.

Appointments will again be required this year and can be made starting Feb. 1, 9 a.m. to 3 p.m., by calling 228-3489. It is hoped appointments will eliminate long waits for assistance and lines forming before business hours.

The VITA office is a joint activity of the D-M Retiree Activities Office and the office of the Staff Judge Advocate.

Office hours are 9 a.m. to 3 p.m., Mondays through Fridays (except for holidays). The VITA office is located in Building 4310, Room 109.

Taxpayers should bring the following items when visiting the VITA Office: social security card or record of social security number, names of taxpayers; spouse and dependents, to include the year of birth of all dependents; the federal (and state if applicable) tax package the indi-

vidual received in the mail to include labels; Forms W-2, 1099R and other statements of reportable income such as Form SSA-1099 (social security); all appropriate expense information (medical, home mortgage interest, real-estate taxes, charitable contributions, child care expenses, rental property information and stocks and bonds); applicable powers of attorney; and a copy of the 1999 federal (and state if applicable) tax return.

The VITA office will have a limited supply of federal and Arizona tax forms and instructions. Individuals requiring other than Arizona forms should contact their home states to get the appropriate forms.

The electronic filing system permits direct deposit to a taxpayer's bank account and the deposit is normally made in less than 21 days. The electronic filing system also allows taxpayers who owe the government to "file now and pay later."

Experts encourage these people to file during

February and March, and then they can pay anytime before midnight on April 16.

To use the electronic filing system for a joint return, both parties must be present to sign the US Individual Tax Declaration for Electronic Filing before the return can be transmitted to the IRS. If they wish to mail the return, only one individual need be present since the forms can be taken home for both to sign.

Taxpayers may get direct deposit refunds by filing their 2000 returns either electronically or using paper forms.

To get a refund direct deposited into a checking or savings account, the taxpayer must furnish proof of an active account (a blank or recently canceled check for checking accounts; bank routing transit number and depositor's account number for savings accounts).

Anyone who needs specific publications should order them directly from the IRS by calling 1-800-TAX-FORMS (829-3676). For more information, call the VITA office at 228-3489.

Air Force retiree council

The Air Force Retiree Council will next meet June 11-15, 2001. It's not too early to submit issues you'd like the council to consider. Any issues should be submitted to our Area III Representative, Retired BG Keith Connolly, Retiree Activities Office, 5345 East Madera Street, DMAFB, AZ 85707. You can also e-mail to: retired@dm.af.mil

Issue items should be brief. Start with a problem or topic sentence then continue with pertinent background information. Finish with one or more possible solutions.

Are you moving?

If you receive the Desert Airman in the mail quarterly, please notify us when you move. This notification is in addition to notifying your branch of service when you move. Notify the RAO by phone: 228-5100; mail: Retiree Activities Office, 5345 East Madera Street, DMAFB, AZ, 85707; or e-mail: retired@dm.af.mil.

If you decide you no longer wish to receive the retiree news, let us know also.

Volunteers needed

Volunteers are needed in a number of locations where the retiree activities office provides assistance. If you have a few spare hours, volunteers are needed at the main gate, information desk, and clinic. If you are interested in another area, contact us and arrangements can be made.

Call the RAO at 228-5100. You can also e-mail: retired@dm.af.mil or write: Retiree Activities Office, 5345 East Madera Street, DAFB, AZ 85707.

Law center

Legal assistance and will preparation is available without an appointment at the Law Center the following days and times; Monday and Wednesday from 1:30 p.m. to 3:30 p.m., and on Fridays from 8 a.m. to 10 a.m. Military in uniform have priority during the first hour of legal assistance. Appointments to sign wills are made at the time of the will preparation.

Wills are signed on Tuesdays and Thursday at 1 p.m.. The process takes about one hour.

Notary service and powers of attorney are done on a walk-in basis on the following days and hours: Monday, Tuesday and Thursday - 8 a.m. to 10:30 a.m. and 3 p.m. to 4 p.m.; Wednesday - 9 a.m. to 10:30 a.m. and 3 p.m. to 4 p.m.; Friday - 8 a.m. to 10:30 a.m. The Law Center is located on the second floor of Building 2300 (corner of Fifth and Granite Street). For further information call 228-5242.

Vacations

Last year, the Armed Forces Vacation Club helped one thousand people book seven-day resort vacations at destinations around the world.

A Web site (www.afvclub.com) lets you reserve your vacation without leaving home. The site shows how AFVC works, and displays availability of space available at up to 4000 resorts. Check frequently, changes are updated daily.

After deciding on a resort and time, use a credit card to confirm your plans. There are no penalties for changes due to military commitments.

A seven-day stay at any AFVC resort costs \$234. Military, retirees, reservists and DOD civilians anywhere in the world are eligible.

Get full-color brochures at Information, Tickets & Tours, Bldg. 4430, or call 228-3700. (*Round-Up, November 2000*)

Do retirees ever slow down?

Well, maybe they should, at least on Davis-Monthan AFB. Did you know that retirees and their families accounted for about 18 percent of the people cited for speeding on D-M last year? That is not all the speeding either, just those stopped for exceeding the speed limit by 11 miles or more.

Did you also know that if you are one of those unfortunate souls, you're issued a letter that bars you from driving on D-M for seven days? Additionally you are placed on six months probation, and if you receive another citation for speeding, your driving privileges will be suspended for six months.

The speed limit on base is 30 mph unless posted otherwise. For example, some postings are 15 mph in housing, 20 in the dormitory area, and 25 mph on Quijota between the Shoppette and Wilmot Road. Watch for and follow the speed limit signs. Slow down and smell the roses. (*Courtesy Dennis Richards, RAO Office*)

Golf classic

The 18th annual National Retired Military Golf Classic will be held May 30 to June 3, 2001 in Myrtle Beach, SC It will be played on five courses at Myrtle Beach National and Myrtlewood Golf Clubs.

Only 864 men and 132 women will be accepted for this event which is listed as the largest retired military event in the world. More than \$125,000 in prizes and cash will be awarded.

Officials said applications were mailed in December, 2000 to those golfers on the mailing list. Applications will also be available at most military golf courses. Officials indicated that priority will be given to those who have played in the classic, and that after Feb. 1, acceptance will be

on a first-come, first-served basis. For applications, call 1-800-946-4662 or write to National Retired Military Golf Classic, PO Box 3608, Myrtle Beach, SC 29578. (*Air Force Retiree News* ln.sender@listserver.afpc.randolph.af.mil December, 2000)

Look for valuable treasure

Members of the military retiree community looking for some valuable treasure may not have to look any further than their own homes.

This treasure is old US Savings Bonds and there are more than \$7 billion worth of them that may be stashed away in attics, garages, and basement, no longer earning interest. These bonds are more than 30 or 40 years old and some are worth more than five times their face value, money that could be used now to make needed purchases or perhaps to further invest.

To find out more, visit www.savingsbonds.gov, call 1-800-4US BOND, or write to Savings Bonds, Parkersburg, WV 26106-1328, Re: Old Savings Bonds. (*Memorandum for RAO Directors and Council Members, 16 October, 2000, HQ AFPC/DPPT, Randolph AFB, Texas*)

Pharmacy

Faxed prescriptions from civilian physicians will no longer be accepted at the base pharmacy. This applies to local and out-of-city prescriptions. Prescriptions must be hand written and brought to the pharmacy.

The reason for the change in policy is that too many prescriptions didn't contain all of the identifying information needed by the pharmacy and too much time was wasted contacting doctor's offices to obtain the information.



VA national cemetery project

Under the Veterans Millennium Health and Benefits Act, the VA National Cemetery Administration (NCA) goal is to ensure that the burial needs of veterans are met with cemetery locations within 75 miles of major metropolitan areas. Over the past two years national cemeteries have opened in New York (Saratoga), Illinois (Abraham Lincoln, near Joliet), Texas (Dallas-Fort Worth), and Ohio (Western Reserve, near Cleveland). NCA is looking to establish national cemeteries at other areas such as Atlanta, Detroit, Miami and Sacramento with plans in development for cemeteries in Pittsburgh and Oklahoma City. Some existing cemeteries, such as the Jefferson Barracks National Cemetery, which serves the St. Louis area, will expand. The new cemeteries should be open and serving veterans around 2005.

There are currently 119 national cemeteries in the continental United States and Puerto Rico. Of those, 61 are open to all interments, 31 can receive cremated remains and family members of those already interred, and 27 are closed to new interments, but may accommodate family members in already occupied gravesites. The inventory of land available at most of the

larger new cemeteries can provide gravesites for the next 50 to 100 years. National cemeteries can take five to seven years to develop, range in size from 400 to more than 1000 acres and can cost up to \$24 million. Sometimes the VA enters into partnerships to establish state-run cemeteries to reduce costs. Under the VA grant program the state is provided all of the cemetery construction funding in return for the state pledging to manage, administer and fund the operation of that cemetery.

The NCA serves the nation's 25 million living military veterans. That population is rapidly declining (550,000 veterans died in fiscal year 1999). Over 1000 World War II veterans are dying each day in addition to another 500-plus veterans from other periods of service. Veterans deaths will continue to increase and reach an estimated peak of 620,000 in 2008. It is anticipated the NCA will be able to serve about 90 percent of the nation's veterans within their 75-mile criterion. Information on VA cemeteries and veterans' interment benefits is available at www.cem.va.gov or 1-800-697-6947.

(Keesler AFB, MS RAO Newsletter, October 2000)

Patients' five steps to safer health care

Defense medical officials want you to know simple steps you can take to safeguard your health as a DOD health care patient.

To help build this partnership the Quality Interagency Committee, a group of healthcare professionals from several federal agencies that deals with quality and safety issues in medicine, came up with a list of five things individuals can do to safeguard themselves from medical errors.

1. Speak up if you have questions or concerns. Patients do a better job of following instructions if they understand the instructions clearly.

2. Keep a list of all medications you take. It's critical for patients to tell their doctors and pharmacists what medications they're taking, including over-the-counter drugs and supplements, and any allergies they might have.

3. Make sure you get the results of any test or procedure. Don't assume that everything was fine just because the doctor has not gotten back to you in two weeks.

Call your health care provider and ask for an explanation of results you don't understand.

4. Talk with your doctor or

healthcare team about your options if you need hospital care.

Certain hospitals do a better job with certain types of surgery than others.

5. Understand what will happen if you need surgery. If something different happens from what the physician tells you, you need to bring that to the doctor's or nurse's attention immediately. You may be having something bad happening to you, and you need to say so right away.

The DOD is also working to educate health care providers on these issues to make this partnership between provider and patient easier. Medical errors are always possible, but there are ways to mitigate their seriousness.

Patient errors don't happen because you have bad people; they happen because health care providers are human beings and they make errors; they get tired, they get overwhelmed, they get absent-minded, and they make mistakes.

But when you are informed, when you really know what's going on about your healthcare, when you understand your options, you can take better care of yourself.

(Retiree Update, Sheppard AFB, TX, September 2000)

Clinton signs 'TRICARE-for-life' act

Former President Clinton signed the FY2001 National Defense Authorization Act on Oct. 30. The Act brings two big improvements for Medicare-eligible uniformed services retirees, their spouses and survivors who are age 65 and over. These improvements are often referred to as TRICARE-for-life.

Effective April 1, 2001, eligible beneficiaries will receive pharmacy benefits that include access to the mail order pharmacy and retail pharmacy programs. Beginning Oct. 1, 2001, eligible beneficiaries who continue to receive care from their current Medicare providers, will have TRICARE as the second payer to Medicare. A question that comes up is whether individuals can drop their supplemental insurance and the answer is not until the program is operational. You will receive

further information about this as the administrative details are ironed out.

There are two important things to do now! First of all you must be enrolled in Medicare Part B to participate in TRICARE-for-life. The general enrollment period for Medicare Part B is January 1 through March 31 of each year. If you enroll during the 2001 GEP coverage will start on July 1, 2001. If you are not sure if you are enrolled, check the back of your Medicare card for the information. Hopefully you signed up for Medicare Part B when you became age 65, because the Part B premium increases by 10 percent for each 12 month period that you could have had Part B but did not chose to take it. Call Social Security at 1-800-772-1213 to enroll. The Medicare web site www.medicare.gov also gives details on enrollment.

And you must check to see that the informa-

tion in your Defense Enrollment Eligibility Reporting System (DEERS) record is correct. Be sure the system has your correct address, and any changes in family status such as marriage, divorce, birth or adoption. Home addresses are important because the address on file with DEERS is used to send out information on health benefits.

Retirees may update DEERS by:

- * visit Building 3200, 355th Support Group, customer service desk, 228-4425;

- * visit the Naval Reserve, 3655 S. Wilmot, 8:30 a.m. to 11 and 1 p.m. to 2:30 p.m., Tuesday- Friday;

- * e-mail changes to:

addrinfo@osd.pentagon.mil;

- * mail changes to the DEERS Support Office, ATTN: COA, 400 Gigling Road, Seaside, CA 93955-6771; or

- * call the DEERS Support Office, 1-800-538-9552 (Arizona). (*TRICARE FAST FACTS, 11-3-2000*)

Regulation change affects certain depent ID cards

An upcoming change in Air Force Instruction 36-3026(I), Identification Cards for Members of the Uniformed Services, Their Family Members, and Other Eligible Personnel, will affect retirees who have "secondary dependents."

Currently, there is no requirement for a dependency determination when establishing entitlement to medical care for wards and only an initial dependency determination is currently required for permanently incapacitated children, according to officials of the ID Card Operations Branch in the Air Force Personnel Center at Randolph AFB, Texas.

With the new instruction, except when the sponsor is deceased, a dependency determina-

tion will be required each time an ID card is issued for these categories of dependents, as well as illegitimate children (if there is no court order establishing paternity). In the case of a deceased sponsor, the dependency determination accomplished at the time of the member's death will be used for subsequent issue of ID cards.

Officials point out that this results from an interim change in the Department of Defense Financial Management Regulation (DODFMR), Vol. 7A, 3 May 1999, reflecting changes in countable income.

Officials in the Defense Finance and Accounting Service-Denver Center advised the ID Card staff that Supplemental Security Income (SSI),

as well as payments from the Social Security Administration, unemployment compensation, and financial assistance from other State and Federal governmental agencies, is now considered countable income. Pensions received by parents/parents-in-law, stepparents and parents by adoption are also considered countable income.

With this change, countable income could exceed 50 percent of the person's expenses and consequently result in disapproval of requests for ID cards.

(Memorandum for RAO Directors and Council Members, Oct. 16, 2000, HQ AFPC/DPPT Randolph AFB, Texas)

Beware of fraud/con games

Anyone can be taken in by a fraud or a con game. This article can alert you to tricks and schemes con artists use to cheat you and those you love out of money or other belongings.

* Pre-Approved Credit Cards

A legitimate credit card company sends you a pre-approved credit application already filled out with your name and other information. If you are not going to apply for this credit card you need to destroy it. Con artists will retrieve this application, fill it out and charge items to your account.

* The Pigeon Drop

One person starts a conversation with you. His buddy shows up with a bag and says, "Look I just found this and it's filled with money." He then offers to share it with you. However, you must put up good faith money. Beware! The supposed bag of money they found was just a plant, and your good faith money and the cons are gone.

* Funeral Chasers

When someone dies, these people send fake bills to living relatives. They claim the person who passed away bought some goods or services. They will then demand that you pay it. Do not make a decision on the spot. Ask for a sales receipt for the supposed purchase. Contact a lawyer; you may not be responsible for the debt even if it is real.

* Home Product Demo

Someone offers you a gift for watching a home demonstration. You will be asked to sign a slip to prove you saw the demonstration, but what you are really signing is a contract for the product. Read everything carefully before you sign it.

* Car Dent Cons

A con artist parks next to your car after you have left it. His car is already dented, but he claims you did the damage and may even provide a phony witness. He suggests you settle without calling your insurance company (After all they may raise your rates) and asks for a certain amount of cash which is usually not unreasonable. Don't fall for a story like this. If the police won't respond then call your insurance agent immediately.

* Telephone Fraud

Never give out personal information like your social security number, bank account number, or credit card number over the phone.

When asked to give money to any cause, ask the caller to send a verified financial statement. Better yet, give to the charity of your choice and bypass the fund-raiser.

Beware of anyone asking you to place a 900 call to win something of value. You pay for 900 calls.

Say no to any sweepstakes contest that asks you to buy something in order to collect a prize. It is a federal law that if you win a prize you do not have to pay anything to get it.

Remember: if it sounds too good to be true it is probably illegal. Most businesses are legitimate. If you believe you are dealing with a con artist just walk away or hang up the phone. There are numerous con games out there and most businesses that are legitimate do not mind you checking first.

(Tucson Police Department's "Watch Word" as published in Pima Council on Aging's "Never Too Late", November 2000)

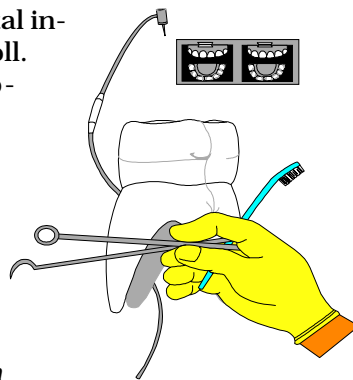
Reteirees, check out changes to dental plan

Beginning in September 2000, previously enrolled retirees and family members started receiving information about enhanced dental insurance. The cost increased as expected, but the enhanced program includes all the basic benefits previously offered plus coverage for cast crowns, onlays, bridges, partials/dentures, orthodontics and dental accidents, along with several additional diagnostic and preventive services. Since this program is a definite improvement over the previous one, retirees may want to give it a second look.

The TRICARE Retiree Dental Program has a web site at www.ddpdelta.org where eligible re-

tirees and family members can get Delta Dental information or enroll. To enroll or upgrade by phone, call 1-888-838-8737.

(Memorandum for RAO Directors and Council Members, Oct. 16, 2000, HQ AFPC/DPPT, Randolph AFB, Texas)



Health tip

Walking may be the ideal exercise for both mind and body. According to new research by the University of Illinois, walking may improve one's mental functioning and help reduce the risk of heart disease and high blood pressure.

As people age certain mental processes decline, such as memory, reaction time, and coordinating several tasks at once. The degree of decline differs from person to person, of course, but the changes are a fact of life due to age-related alterations in the brain.

There is a way to combat the affect of aging on one's mental processes. Walking helps increase the supply of oxygen that flows to the brain.

The more fit someone is aerobically, the more oxygen his or her blood can carry to fuel activities throughout the body. Research suggest that inactive older adults who take up aerobic exercise, such as walking, can slow the decline in mental agility even if they never exercised before in their lives.

A short, brisk daily walk will help increase one's mental coordination and reaction. Walking a little bit farther adds even more health benefits. Experts recommend walking 30 minutes every day to reduce heart disease and high blood pressure.

When walking, the focus should be on distance and time, not speed. Walking speed declines with age and the elderly often shuffle because of poor balance. Trying to increase speed too fast may increase the risk of injury. To increase walking speed without causing physical harm, consider positive thinking. Studies show seniors with a positive attitude about aging are more likely to pick up the pace.

How well older adults walk is key to their health and independence. To improve mental and physical health, try walking the extra mile.

(Aging in Michigan as published in Pima Council on Aging's newsletter, "Never Too Late", December 2000)

Volunteers give to community

One hundred six D-M Retiree Activities Office volunteers are recognized for their work with the RAO during 2000 (The 1999 tax year VITA volunteers were recognized in the April 2000 newsletter.)

The efforts of the following listed individuals, who worked anywhere from a few to hundreds of hours is appreciated. Well over 5500 volunteer hours were contributed last year. The work was done at the RAO information desk, the main gate visitor's center, the newsletter, the pharmacies, retiree orientation, law center, library, finance, horticulture maintenance, hazardous waste management, administration, and on the executive board.

If any person or agency was omitted, we are sorry, and let us know at 228-5100.

Jeanne Arnett
Dick Battock
Donice Benedict
John Boileau
Charles Bollenberg
Am Bollinger
James Britt
Everett Brown
John Brown
Dorothy Bruner
Jules Busker
Don Campbell
Dolores Chmelir
John Chmelir

Mildred Chomas
Katherine Clark
Robert Clarke
Keith Connolly
Robert Cook
Arnella Corrigan
Ken Cousino
Jack Dalton
Niki Demartin
Nina Deraad
Armen Dermen
Carol Dieterich
John Dunning
William Elliott
Barbara Evans
Duane Fair
Mary Fair
Thomas Fairchild
Abraham Fried
Janet Fryberger
Rita Gengler
Frank Ginsbach
Joseph Gonyeau
Warren Grossetta
Robyn Hall
Denise Hamilton
Bernard Henrie
Dean Hendrix
Pat Hetzel
Rita Hoemke
John Huff
William Hussman
Helen Hutnik
Faustino Jubera
Von Kimbrell
Charles Klees
Clayton Klomp
Ed Kuhn
Delbert Ladwig
Katherine "Pat" Light
Margery Logan
Gail MacDonald
Theodore Marks
Dina Marshall
Pat May
Jean Mayers

Neil McArter
Jerry McCauley
Frank McKenna
Theodore Merry
Jack Miller
Robert Mockbee
Annie Morris
Win Nazro
Robert Nottoli
John Palermo
Janet Pelland
Joseph Pelland
Pauline Pennock
Carl Petersen
Sylvia Phaneuf
Marilyn Phipps
Clarence Pimentel
William Poland
John Potempski
Paul Proffitt
Alfred Quarto
Rudolph Ricciardi
Curl Robertson
Dennis Richards
Marlene Rosin
Loretta Sampson
Marilyn Savage
Lee Sawicki
Clarke Selman
Pat Shecter
John Smith
Robert Speer
Lawrence Spyker
Myles Stewart
Les Stotler
Joe Tannarome
Mary Taylor
Ray Teran
Ilse Thomas
Irene Thompson
Luella Thornton
Marie Trudeau
Donald Vivian
Mary Walkling
Harriet White
Fred Zimmermann

Time to apply for scholarships

Now is the time to look for grant or loan money for college for the fall of 2001. Some scholarships are available only to children of active-duty, retired and deceased military members. These include:

The Retired Officers Association has applications for scholarships for which children of all ranks can apply. Applicants must be under age 24 and working toward their first undergraduate degree. Applications must be postmarked by March 1 for consideration for the 2001-2002 school term. Applications and further information can be found on TROA's web site (www.troa.org) or call 1-800-245-8762.

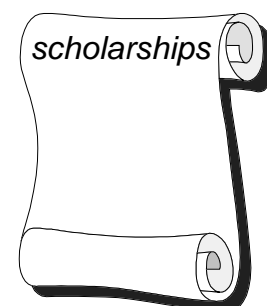
The Air Force Aid Society awards \$1500 grants to Air Force dependents. Applications are available at the family support center, Building 3210. For more information call 228-5690 or 3891.

The U.S. Air Force Services Club Membership Scholarship Program provides deserving club/family members an opportunity to

compete for \$10,000 in cash scholarships. Current members of Air Force officers and enlisted clubs are eligible to apply and compete for \$5000, \$3000, and \$2000 awards paid to the top three nominees. Complete application instructions can be picked up at the clubs, or call 228-5950.

The Officers Wives Club and the local chapter of the Retired Officers Association also sponsor scholarships every year. High school counselors' offices have further information.

These are but a few of the possibilities, and your students will find more once they start looking. High school seniors and college students should check with their guidance counselors for more information.



VA boosts health care priority for purple heart vets

Veterans who have earned the Purple Heart medal now receive faster service and save money when they access Department of Veterans Affairs health care.

The Veterans Millennium Health Care and Benefits Act, extended new benefits to Purple Heart recipients. They have been placed in a higher-priority category for VA healthcare services and no longer need to make co-payments for in-patient or outpatient VA medical services.

The minimum classification for Purple Heart veterans is now group 3. Before the change, they were often placed in priority groups 4 through 7. Those who qualified for priority groups 1 or 2 because of service-connected disabilities remain in those groups.

Veterans Affairs health care priority categories include:

Group 1: Veterans assigned a service-connected disability rating of 50 percent or greater.

Group 2: Veterans assigned a service-connected disability rating of 30 or 40 percent.

Group 3: Veterans who are Purple Heart recipients or former prisoners of war; or who have 10 or 20 per-

cent service-connected disability; or who were discharged from active duty because of a disability incurred or aggravated in the line of duty; or who were awarded special eligibility under 38 U.S. Code, Section 1151, "Benefits for individuals disabled by VA treatment or vocational rehabilitation."

Group 4: Veterans receiving aid in attendance or housebound pension benefits, or who've been determined by VA to be catastrophically disabled.

Group 5: Veterans with no service-connected disabilities and those with service-connected disabilities rated zero percent, and noncompensated veterans whose income and net worth are below the established dollar threshold (about \$27,000).

Group 6: World War I and Mexican Border War veterans; veterans receiving care in relation to exposure to toxic substances such as Agent Orange and radiation; or compensated zero percent, service-connected disabled veterans.

Group 7: Nonservice-connected disabled veterans and zero percent nonservice-connected vets whose income and net worth are above the

established dollar threshold and who agree to make specified co-payments.

Purple Heart recipients also save money under the new policy. Veterans making over \$27,000 per year typically have to make a co-payment, currently \$50.80 per each outpatient visit.

Purple Heart recipients are no longer required to make these co-payments, regardless of income. However, Purple Heart recipients are still required to pay \$2 for each 30-day supply of prescription medication provided to outpatients for conditions not related to military service.

Possession of the Purple Heart medal doesn't by itself qualify veterans for VA disability compensation. Veterans need to be screened by a VA process to qualify. Veterans Affairs will accept the Defense Department Form 214, discharge papers, military personnel records, orders or award certificates.

For further Veterans Affairs benefits information, see the agency's Web site at <http://www.va.gov>.

(Excerpted from an article in the October-December 2000, Shift Colors)

SOCIETY OF MILITARY WIDOWS MEET

The Society of Military Widows, Chapter 14, will meet for lunch at the Davis-Monthan Air Force Base Officer's Club Feb. 17, Mar. 17, and Apr. 21.

A silent auction is planned for February 17. March 17's program is a presentation about dogs for the blind, on April 21, the election of officers for the coming year will take place.

Social hour begins at noon and is followed by lunch, which costs \$8.50. For reservations call Ruth Parker at 797-4526 one week prior to the meeting.

For more information call Marilyn Savage at 298-1145.

The society welcomes widows of service members of all ranks and services who died on active duty and in retirement.